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ATTORNEY FOR CREDITOR  
ALLY BANK

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA (LOS ANGELES)

In Re:

Case No 2:23-bk-11720-VZ  
(Chapter 13 Proceeding)

Jeffrey Marc Siskind  
Debtor.

**RESPONSE TO OBJECTION TO  
PROOF OF CLAIM 5**

Date: 9/18/2023  
Time: 11:30 AM  
Address: 255 E Temple St., Los Angeles, CA  
90012  
Courtroom: 1368  
Judge: Vincent P. Zurzolo

Ally Bank ("Creditor") files this Response to Objection to Proof of Claim ("Response")  
(Doc. 48) filed by Debtor and states the following:

**BACKGROUND**

1. On March 23, 2023, Debtor filed a petition for relief under Chapter 13 of Title 11  
of the United States Code.

2. Creditor holds a security interest in the vehicle identified as a 2014 MERCEDES  
C300W 4, VIN # WDDGF8AB2ER312146 (the "Collateral"). [See Creditor copies of the retail  
installment sales contract is attached as Exhibit "1".]

1           3.       On June 1, 2023, Creditor filed proof of claim in the amount of \$5,480.71  
2 (“POC”). See Claim No. 5-1.

3           4.       On August 7, 2023, Debtor filed an Objection to Proof of Claim stating that the  
4 claim was filed in bad faith and Creditor failed to provide an adequate basis for its claim which  
5 requires the attachment of statement.

6                               **MEMORANDUM OF POINTS AND AUTHORITIES**

7           5.       The Creditor states that they have filed an Amended proof of claim on August 16,  
8 2023 with the statement showing how we calculated the deficiency balance [See Amended  
9 proof of claim attached as Exhibit “2”].

10          6.       The Creditor therefore intend to pursue recovery against the vehicle based on  
11 default.

12                       WHEREFORE Ally Bank prays this Honorable Court to sustain Ally Bank’s Response to  
13 Debtor’s Objection to proof of Claim and for such other and further relief to which it may be  
14 entitled, the premises considered.  
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17  
18       Dated: September 1, 2023

LAW OFFICE OF CHERYL A. SKIGIN

*/s/ Cheryl A. Skigin*

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Attorney For Ally Bank